

Information to identify the case:

Debtor 1	<u>Ira M Orchowitz</u>	Social Security number or ITIN	xxx-xx-9041
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 16-10327-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ira M Orchowitz

4/8/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ira M Orchowicz
 Debtor

Case No. 16-10327-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Apr 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2016.

db	+Ira M Orchowicz, 7 Richard Road, Edison, NJ 08820-3029
aty	+Powers Kirn LLC, 728 Marne Highway, Moorsetown, NJ 08057-3128
515935981	+Dr. Talbot A Sklar DDS, 4 Progress street, Edison, NJ 08820-1199
515935982	+Equifax, POB 740241, Atlanta, GA 30374-0241
515935983	+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
515935985	+Mindy Kimple aka Orchowicz, c/o Shah and Associates, 241 Forsgate Drive, Ste. 204, Monroe Township, NJ 08831-1385
515935986	+PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
515935987	+transunion, POB 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: leah.bynon@usdoj.gov Apr 08 2016 22:32:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 08 2016 22:32:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515935980	+EDI: DISCOVER.COM Apr 08 2016 22:18:00 Discover, attn: bankruptcy dept, POB 3025, New Albany, OH 43054-3025
515935984	+EDI: HFC.COM Apr 08 2016 22:18:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
515935988	+EDI: WFFC.COM Apr 08 2016 22:18:00 Wells Fargo Financial Bank, P.O.Box 660431, Dallas, TX 75266-0431

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Mindy Kimple

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2016 at the address(es) listed below:

Bunce Atkinson	on behalf of Trustee Bunce Atkinson	bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Bunce Atkinson	bunceatkinson@aol.com, NJ09@ecfcbis.com,	maraujo@atkinsondebartolo.org
Michelle Labayen	on behalf of Debtor Ira M Orchowicz	michelle@bankruptcynyc.com, benitezgiovanna@gmail.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank, N.A.	ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank, N.A.	ecf@powerskirn.com

TOTAL: 5